

DELTA DENTAL DENTISTS

The City offers two Delta Dental plans - **Traditional** and **DeltaPreferred**. It is IMPORTANT for you be sure you know which plan you are in because different dentist networks apply. You could have extra expense, or perhaps no benefit at all, if you do not pay attention to your network. There are an enrollment form and dentist list for each plan.

Traditional Plan

If you are in the Traditional plan, there is a large list of dentists (most in this area) who participate. If you use a dentist who does not participate, you still have coverage, but will pay a bigger share than if you stay in the network. You may change your dentist any time. If you are in this plan, the paycheck stub notation is "Tradtl".

DeltaPreferred Plan

The DELTA PREFERRED network is much smaller dentist list. You may use anyone on the list and change any time, but must stay on that list or you have no coverage. If you stay in the network, the benefits are the same as the Traditional Plan. So, if you ask Personnel for a dentist list, be sure to say which one. If you are in this plan, the paycheck stub notation is "Delta".

Be sure to tell the dentist you want to use that you are in the DeltaPreferred plan. If you tell them you are in "the City's plan" or that you have "Delta insurance," they will probably assume you mean Traditional and, because most participate in it, will go ahead and treat you. Traditional-only dentists will usually not even think of the Preferred plan, so even if you say "Preferred" they may think you mean Traditional.

The safest things to do are: (1) GET the current DeltaPreferred network from Personnel or Delta (264-4511, 1010 N. Main). But, because these dentists change more often than Traditional dentists and Personnel isn't always notified; (2) CALL the dentist to make sure he/she is still in the PREFERRED plan.

It would be less confusing to offer only one plan. But the DeltaPreferred plan offers much lower premiums because those dentists agree to lower reimbursements. Without this plan many people might not be able to have dental coverage.